

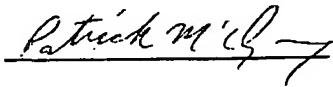
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**Summary**

This invention satisfies the above objectives by providing a method and system for identification of the payor comprising the steps of: (1) reproducing the image of a photographic government issued identification card of the payor on the face of the payor's negotiable instrument; (2) presentation of same to the payee/merchant by the payor; and, (3) verification by the payee/merchant that the payor is the same person identified on the negotiable instrument as the designated payor by comparison of the information contained on the payor's government issued photographic identification card with an image of said government issued photographic identification card that has been reproduced on the negotiable instrument being presented. This system and method of identification allows the payee merchant to, **easily and at no expense, verify the identity of the payor at the point of the transaction, all before the payee relinquishes control over the services or goods being sold.**

This manual system and method is an extremely practical method and system of preventing fraudulent presentation of negotiable instruments, all with a very low risk of identity theft. For example, it allows the transaction to be completed quickly and without the expenses or equipment necessary with more complicated verification systems. Further, this verification system and method is extremely difficult to fraudulently circumvent in that any impersonator of the payor in question must not only forge the payor's signature, and have acquired both the payor's government issued photographic identification along with the negotiable instruments in which the image of same have been superimposed, but further, said impersonator must also resemble the physical characteristics and photograph of the payor's government issued photographic identification card.



Signature